

**What do I need
to bring to the
mediation session?**

- Proof of income, if employed;
for example, a current pay stub;
- A list of your expenses;
- Copies of any completed
application(s) for mortgage or
financial assistance; and
- Any other information that
may be helpful.

**Where will the mediation
session be held?**

The mediation session(s) will be held
at courthouses located throughout
the State.

**Does this mean that
I won't lose my house
due to foreclosure?**

Filing a Foreclosure Mediation
Request does not stop or suspend the
foreclosure action. The homeowner/
borrower is required to respond to
the foreclosure action and may still
be at risk of losing their property
to foreclosure.

**Where should I direct
questions about the
Foreclosure Mediation Program?**

Please direct inquiries to:

Roberta Palmer
Superior Court Operations
Court Operations Unit

(860) 263-2734, or email
roberta.palmer@jud.ct.gov

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**FORECLOSURE
MEDIATION
PROGRAM**



**JUDICIAL BRANCH
COURT OPERATIONS
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What is the Foreclosure Mediation Program?

The Foreclosure Mediation Program has been set up to assist any homeowner/borrower whose one-to-four family, owner-occupied, residential property is the subject of a mortgage foreclosure action. The property must be located in the state of Connecticut and be the homeowner's primary residence. The homeowner will meet with a mediator and the lender to try to reach an agreement.

What is mediation?

Mediation is a process by which a neutral third party (mediator) assists the homeowner and lender in reaching a fair, voluntary, negotiated agreement. The mediator does not decide who is right or wrong.

Who are the mediators?

The foreclosure mediators are Judicial Branch employees who are trained in mediation and foreclosure law. The mediators have knowledge of different community-based resources and mortgage assistance programs.

How do I qualify for foreclosure mediation?

The one-to-four family residential property that is being foreclosed must be the primary residence of the homeowner, and the homeowner must be the borrower. The mortgage foreclosure action must have a return date on or after July 1, 2008.

How do I apply for foreclosure mediation?

The homeowner/borrower must file a *Foreclosure Mediation Request* form (JD-CV-93), and an *Appearance* form (JD-CL-12). These forms must be filed not more than fifteen (15) days after the return date on the *Summons* unless extended by the Court. Forms are available at any Superior Court Clerk's Office, Court Service Center or online at www.jud.ct.gov.

Do I need a lawyer to participate in the Foreclosure Mediation Program?

No, you do not have to be represented by an attorney to participate in this program.

Do all borrowers who signed the mortgage need to attend the mediation session?

Yes, all borrowers must be present at the mediation session; for example, if a husband and wife signed the mortgage then both will need to be present for the mediation.

Am I required to participate in mediation?

No, participation is voluntary for the homeowner/borrower.

Is there an application fee?

There is no application fee for this program.

Is the mediation confidential?

Yes, any discussions in the mediation session are confidential.